

We Claim:

1. An automated marketing system implemented using a host controller system, comprising:

5 acquiring a user identifier, a merchant identifier, and a user behavior identifier at a point of transaction and communicating each of the identifiers to a host controller system over a communications network;

validating eligibility of at least one of the user identifier, the merchant identifier and the user behavior identifier to determine eligibility for participation in at least one marketing
10 program;

performing a rate calculation processing step to determine eligibility of the user, the merchant and the user behavior for an award based on a preselected set of criteria; and

communicating information relating to delivery of an award or an updated award status condition to the point of transaction over a communications network.

15 2. An automated marketing system according to claim 1, additionally comprising updating at least one of a user, merchant and user behavior file and storing the user, merchant and user behavior identifier.

20 3. An automated marketing system according to claim 1, additionally comprising communicating information relating to delivery of an award or an updated award status condition to the user at the point of transaction.

25 4. An automated marketing system according to claim 1, additionally comprising communicating information relating to identification of the user, user behavior, the delivery of an award, or an updated award status condition to the merchant at the point of transaction.

30 5. An automated marketing system according to claim 1, additionally comprising printing information relating to delivery of an award or an updated award status condition on a transaction receipt generated at the point of transaction.

6. An automated marketing system according to claim 1, additionally comprising displaying information relating to delivery of an award or an updated award status condition at the point of transaction.

7. An automated marketing system according to claim 1, additionally comprising performing an award prioritization processing step after the rate calculating processing step when a transaction is eligible for multiple awards.

8. An automated marketing system according to claim 1, wherein user eligibility for participation in at least one marketing program is based on at least one of the qualifiers selected from the group consisting of: membership in a participating organization; participation in a loyalty program; participation in a gift card program; holding of a credit instrument; holding of a debit instrument; holding of an account; membership in a subscriber base; participation in a service; and simultaneous or prior purchase of qualifying good(s) or service(s).

9. An automated marketing system according to claim 1, wherein the award is expressed in an award currency selected from the group consisting of: points, gift cards, gift certificates, instant prizes, custom coupons, merchandise, credit; services; benefits; and cash.

10. An automated marketing system according to claim 1, wherein the user behavior identifier is selected from the group consisting of: identification of predetermined item(s) purchased; identification of predetermined service(s) purchased; identification of item type purchased; identification of service type purchased; purchase price of individual item(s); purchase price of individual service(s); presence of user in a location; purchase in a location; purchase value total; purchase date; purchase time; purchase location; award delivered; and award accumulated.

11. An automated marketing system according to claim 1, additionally comprising means for modifying the eligibility of at least one of the user identifier, the merchant identifier and

the user behavior identifier to determine eligibility for participation in at least one marketing program.

12. An automated marketing system according to claim 1, additionally comprising means
5 for modifying the rate calculation processing step for determining eligibility of the user, the merchant and the user behavior for an award based on a modified set of criteria different from the preselected set of criteria.

13. An automated marketing system according to claim 1, additionally comprising
10 implementing an award accelerator program, whereby successive qualifying behaviors of qualifying users at one or more qualifying merchants over a time period amplify the user's award by a factor of more than one compared to the previously applied award.

14. An automated marketing system according to claim 1, additionally comprising
15 implementing an award accelerator program, whereby successive qualifying behaviors of specified qualifying users at one or more qualifying merchants over a time period amplify the user's award according to a predetermined formula, whereby a first award level is issued in response to a first specified user behavior, a second award level greater than the first is issued in response to a second specified user behavior, a third award level greater than the second is
20 issued in response to a third specified user behavior, and successive award levels greater than the previous award issued are issued in response to successive specified user behaviors.

15. An automated marketing system according to claim 1, additionally comprising
25 implementing an award decelerator program, whereby a first qualifying behavior of a qualifying user at one or more qualifying merchants produces a first award and successive qualifying behaviors of qualifying users at one or more qualifying merchants over a time period result in reduced awards compared to the previously applied award.

16. An automated marketing system according to claim 1, additionally comprising
30 implementing an award program in which successive qualifying behaviors of specified

qualifying users at one or more qualifying merchants over a time period produces successively different awards.

17. An automated marketing system according to claim 1, wherein qualifying customer behaviors are accumulated over a time period to calculate awards.

18. An automated marketing system according to claim 1, wherein the host controller system additionally accesses user behavior historical information based on the user identifier, and the rate calculation processing step determines the eligibility of the user, merchant and user behavior for an award based, at least in part, on the user behavior historical information.

19. An automated marketing system according to claim 1, wherein the host controller system additionally accesses user demographic information based on the user identifier, and the rate calculation processing step determines the eligibility of the user, merchant and user behavior for an award based, at least in part, on the user demographic information.

20. An automated marketing system according to claim 1, additionally comprising implementing multiple marketing programs, involving multiple merchants and/or merchant groups, upon validation of one or more user identifier(s).

21. An automated marketing system according to claim 1, additionally comprising implementing multiple marketing programs, involving multiple user identifiers or user identifier groups, upon validation of one or more merchant identifier(s).

22. An automated marketing system according to claim 1, additionally comprising acquiring the user identifier and at least one transaction payment identifier in a single step at the point of transaction.

23. An automated marketing system according to claim 22, wherein the single step at the point of transaction is a single examination of an identifying object.

24. An automated marketing system according to claim 22, wherein the single step at the point of transaction is a single card swipe and the card is a financial instrument.

25. An automated marketing system according to claim 22, wherein the user identifier, the merchant identifier, the user behavior identifier, and at least one transaction payment identifier are acquired in a single step at the point of transaction; the user identifier, the merchant identifier and the user behavior identifier are communicated to the host controller over a communications network; and the at least one transaction payment identifier is additionally communicated to an appropriate financial institution or intermediate for processing.

26. An automated marketing system according to claim 25, wherein the user identifier and the at least one transaction payment identifier are separated at the point of transaction; and the user identifier is communicated from the point of transaction to the host controller over a communications network while the at least one transaction payment identifier is communicated from the point of transaction to an appropriate financial institution or intermediate for processing.

27. An automated marketing system according to claim 26, wherein the at least one transaction payment identifier is additionally communicated to the host controller over a communications network.

28. An automated marketing system according to claim 25, wherein user identifier and at least one transaction payment identifier are communicated to the host controller over a communications network, and transaction payment identifier is additionally communicated from the host controller to an appropriate financial institution or intermediate for processing.

29. An automated marketing system according to claim 22, wherein a credit or debit account identifier is acquired at the point of transaction and is communicated to an appropriate institution for validation and approval.

30. An automated marketing system according to claim 29, additionally comprising transmitting the customer identifier to the marketing program host controller following validation and approval of the transaction.

31. An automated marketing system according to claim 1, additionally comprising implementing award redemption at the point of transaction.

32. An automated marketing system according to claim 31, additionally comprising validating eligibility of at least one of the user identifier, the merchant identifier and user behavior identifier to determine eligibility for award redemption, updating the award status condition based on the award redemption, and communicating information relating to redemption of an award to the point of transaction over a communications network.

33. An automated marketing system according to claim 1, additionally comprising calculating a program fee for each award issued and charging an account of a marketing program sponsor for each program fee.

34. An automated marketing system according to claim 33, wherein successive program fees for successive awards issued to a qualifying user and/or a qualifying merchant are amplified by a factor of more than one compared to the previously assessed program fee.

35. An automated marketing system according to claim 33, wherein successive program fees for successive awards issued are amplified according to a predetermined formula, whereby a first program fee is assessed in response to a first award to a qualifying user and/or a qualifying merchant, a second program fee greater than the first is assessed in response to a second award to a qualifying user and/or qualifying merchant, a third program fee greater than the second is assessed in response to a third award to a qualifying user and/or qualifying merchant, and successive program fees greater than the previous program fees are assessed in response to successive awards issued.

36. An automated marketing system according to claim 33, wherein the program fee is a predetermined flat fee per qualifying user, merchant, and/or behavior.

37. An automated marketing system according to claim 33, wherein the program fee is assessed based on a predetermined percentage of a transaction amount.

38. An automated marketing system according to claim 33, wherein the program fee is assessed based on a predetermined percentage of the value of the award issued.

39. An automated marketing system according to claim 1, additionally comprising analyzing data collected relative to user identifications and/or merchant identifications and/or user behaviors and providing data relating to the analysis to qualifying merchants/merchant groups through an Internet Website portal.

40. An automated marketing system according to claim 1, wherein a data collection device at the point of transaction acquires the user identifier, the merchant identifier and the user behavior identifier, and the data collection device is selected from the group consisting of: electronic registers, optical and magnetic scanners and readers, barcode scanners, magnetic strip scanners, radio frequency receivers, transaction card readers, communications devices, computers, personal digital assistants, telephones and pagers.

41. An automated marketing system according to claim 1, wherein a personal communications device acquires data relating to at least one of a user identifier, a merchant identifier and a user behavior and communicates the data to the host controller system over a communications network.

42. An automated marketing system comprising:
accessing a user database from a host controller system, the user database associating a user identifier with additional user demographic information;

acquiring a user identifier, a merchant identifier and a user behavior identifier at a point of transaction and communicating each of the identifiers to the host controller system over a communications network;

associating the user identifier with the additional user demographic information and
5 validating the eligibility of the user to participate in at least one marketing program based on the user identifier and/or the additional user demographic information;

performing a rate calculation processing step to determine eligibility of the user, the merchant and the user behavior for an award based on a preselected set of criteria; and

communicating information relating to delivery of an award or an updated award
10 status condition to the point of transaction over a communications network.

43. An automated marketing system of claim 42, wherein the user identifier is acquired at the point of transaction by means of a credit card or a debit card.

15 44. An automated marketing system of claim 42, wherein the user identifier and transaction data are acquired in a single step at the point of transaction.

45. An automated marketing system of claim 44, wherein the single step is a single reading of a credit card or debit card.

20 46. An automated marketing system of claim 43, wherein the single step is a single recognition of a device having a user identifier associated with a financial identifier.

47. An automated marketing system of claim 1 or claim 42, in which the user identifier
25 information is detected by recognition of a number, a barcode, a fingerprint, a retinal pattern, or a radiofrequency signal.

48. An automated marketing system of claim 1 or 42, in which data is transmitted to the host controller system via local or regional phone lines, dedicated data transmission lines,
30 cable, cellular, personal communication systems, microwave, radio frequency, fiberoptic, global communications networks or satellite networks.

49. An automated marketing system of claim 1 or 42, in which information relating to delivery of an award or an updated award status condition is transmitted to the point of transaction via local or regional phone lines, dedicated data transmission lines, cable,
5 cellular, personal communication systems, microwave, radio frequency, fiberoptic, global communications networks or satellite networks.

50. An automated marketing system of claim 1 or 42, additionally comprising converting awards from different marketing programs into a common award currency and calculating
10 and transferring award balances expressed in the common award currency to the host controller system.

51. An automated marketing system of claim 50, additionally comprising validating eligibility of at least one of the user identifier, the merchant identifier and user behavior
15 identifier to determine eligibility for award redemption, updating the award status condition in the common award currency based on the award redemption, and communicating information relating to redemption of an award to the point of transaction over a communications network.

20 52. An automated marketing system of claim 50, wherein the common award currency is redeemable through any participating merchant or merchant group.

53. An automated marketing system of claim 1 or 42, additionally comprising validating the eligibility of at least one of the user identifier, the merchant identifier and the user
25 behavior identifier to determine eligibility for participation in multiple marketing programs.

54. An automated marketing system of claim 53, in which the multiple marketing programs are selected from the group consisting of: award multiplier programs; swipe and win programs; gift certificate programs; coupon programs; instant win programs;

55. An automated marketing system of claim 1 or 42, in which the host controller system administers multiple marketing programs associated with multiple merchants and/or merchant groups, and following acquisition and communication of the user identifier, the host controller validates eligibility of the user identifier to determine eligibility for participation in multiple marketing programs.

56. An automated marketing system of claim 1 or 42, additionally comprising issuing gift certificates in an award currency usable in at least one marketing program administered by the host controller system and redeemable by at least one participating merchant and/or merchant group.

57. An automated marketing system of claim 56, in which the gift certificate in the award currency is associated with the user identifier and communicated to the host controller system, and gift certificate redemption is administered by the host controller system through participating merchants and/or merchant groups.

58. An automated marketing system of claim 56, in which the gift certificate information is stored in the host controller system in a common award currency, and is convertible and redeemable through participating merchants and/or merchant groups in multiple currencies.

59. An automated marketing system administered through a host controller system, comprising:

acquiring a user identifier, a merchant identifier, and a redemption inquiry at a point of transaction and communicating each of the identifiers and the redemption inquiry to the host controller system over a communications network;

accessing an award balance associated with a user identifier;

validating eligibility of the merchant identifier for redemption of the award;

performing a rate calculation processing step to determine whether the award balance satisfies the redemption inquiry and determining a redemption status;

communicating the redemption status to the point of transaction.

60. An automated marketing system according to claim 59, additionally comprising updating the award balance associated with the user identifier to reflect award redemption.

61. An automated marketing system according to claim 60, additionally comprising communicating an updated award balance to the point of transaction.

62. An automated marketing program comprising:

acquiring a user identifier, a merchant identifier, and a user behavior identifier at a point of transaction and communicating each of the identifiers to a host controller system over a communications network;

validating eligibility of at least one of the user identifier, the merchant identifier and the user behavior identifier to determine eligibility for participation in at least one marketing program;

performing a rate calculation processing step to determine eligibility of the user, the merchant and the user behavior for an award based on a preselected set of criteria;

implementing an award program in which successive qualifying behaviors of specified qualifying users at one or more qualifying merchant(s) produces successively different awards.

63. An automated marketing program of claim 62, whereby successive qualifying behaviors of qualifying users at one or more qualifying merchants amplify the user's award by a factor of more than one compared to the previously applied award.

64. An automated marketing program of claim 62, whereby successive qualifying behaviors of specified qualifying users at one or more qualifying merchants over a time period amplify the user's award according to a predetermined formula, whereby a first award level is issued in response to a first specified user behavior, a second award level greater than the first is issued in response to a second specified user behavior, a third award level greater than the second is issued in response to a third specified user behavior, and successive award levels greater than the previous award issued are issued in response to successive specified user behaviors.

65. An automated marketing program of claim 62, whereby a first qualifying behavior of a qualifying user at one or more qualifying merchants produces a first award and successive qualifying behaviors of qualifying users at one or more qualifying merchants over a time period result in reduced awards compared to the previously applied award.

66. An automated marketing program of claim 62, whereby successive qualifying behaviors of a qualifying user at one or more qualifying merchants produce successively different awards in a random manner within predetermined award ranges.

67. A system for implementing a marketing program comprising a centralized host controller in communication with a plurality of point of transaction devices by means of a communications system, the centralized host controller additionally in communication with a user/customer database, a merchant database, one or more program matrix rules modules, one or more data management storage & retrieval programs, one or more GIS applications, and a dynamic custom messaging system.